



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
Vanderbilt Mortgage and Finance, Inc.

Order Filed on March 8, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Atanael Lopez, Cieja Y. Lopez  
Debtors.

Case No.: 18-27333 MBK

Adv. No.:

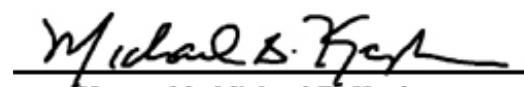
Hearing Date: 3/12/19 @ 9:00 a.m.

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED  
CREDITOR'S MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: March 8, 2019**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Atanael Lopez, Ciejea Y. Lopez

Case No: 18-27333 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Vanderbilt Mortgage and Finance, Inc., Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 508 Crestwood Street Piscataway, NJ 08854, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Frederick J. Simon, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 22, 2019, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2018 through February 2019 for a total post-petition default of \$20,066.82 (2 @ \$3,415.27, 4 @ \$3,309.07); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$20,066.82 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor shall file a modified plan within twenty days of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2019, directly to Secured Creditor, Vanderbilt Mortgage and Finance, IN. PO Box 9800, Maryville, TN 37802 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan and Motion for Relief is hereby resolved.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Atanael Lopez  
 Ciejea Y. Lopez  
 Debtors

Case No. 18-27333-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Mar 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2019.

db/jdb Atanael Lopez, Ciejea Y. Lopez, 508 Crestwood St, Piscataway, NJ 08854-6505

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 10, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Denise E. Carlon on behalf of Creditor Vanderbilt Mortgage and Finance, Inc.  
 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Denise E. Carlon on behalf of Loss Mitigation Vanderbilt Mortgage & Finance, Inc.  
 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Frederick J. Simon on behalf of Joint Debtor Ciejea Y. Lopez simonmonahan216@gmail.com  
 Frederick J. Simon on behalf of Debtor Atanael Lopez simonmonahan216@gmail.com  
 John R. Morton, Jr. on behalf of Creditor Ally Capital ecfmail@mortoncraig.com,  
 mortoncraigecf@gmail.com  
 Rebecca Ann Solarz on behalf of Creditor Vanderbilt Mortgage and Finance, Inc.  
 rsolarz@kmllawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8